

Form 185 – ntc13plnafater

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 22-11348-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bruce Johnthan Williams  
228 Kaighn Ave.  
Camden, NJ 08103

Social Security No.:

xxx-xx-2991

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 5, 2022.

On 9/17/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: November 6, 2024  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 18, 2024  
JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Bruce Johnthan Williams  
Debtor

Case No. 22-11348-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Sep 18, 2024

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

District/off: 0312-1      User: admin      Page 1 of 3  
Date Rcvd: Sep 18, 2024      Form ID: 185      Total Noticed: 37

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Bruce Johnthan Williams, 228 Kaighn Ave., Camden, NJ 08103-3269
cr	+ Pro Cap 8 FBO Firstrust Bank, Pro Capital Management III, 2500 McClellan Ave, Suite 200, Pennsauken, NJ 08109 UNITED STATES 08109-4613
519512527	+ City Of Camden Water, 100 S. 17th St., Camden, NJ 08105-1759
519512526	City of Camden, Dept of Revenue & Collections, c/o Office of the City Attorney, Suite 419, City Hall, Camden, NJ 08102
520361778	+ Pro Cap 8 FBO First Trust Bank, Attn: Shannon Burrini, Esq, 2500 McClellan Ave, Suite 200, Pennsauken, NJ 08109-4613

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 18 2024 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 18 2024 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstrarvestcu.com	Sep 18 2024 20:31:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
519558878	+ Email/Text: g17768@att.com	Sep 18 2024 20:30:00	AT&T Corp., %AT&T Services, Inc., Karen A Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
519512522	+ Email/Text: g17768@att.com	Sep 18 2024 20:30:00	AT&T Mobility LLC, Attn: Karen A. Cavagnaro, Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
519512521	+ Email/Text: EBNProcessing@afni.com	Sep 18 2024 20:31:00	Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427
519585810	Email/PDF: bncnotices@becket-lee.com	Sep 18 2024 20:46:23	American Express National Bank, c/o Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
519638121	Email/PDF: bncnotices@becket-lee.com	Sep 18 2024 20:33:51	American Express National Bank, c/o Beckett and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519512523	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 18 2024 20:30:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519523954	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 18 2024 20:30:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519512525	^ MEBN	Sep 18 2024 20:28:01	CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
519512524	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 18 2024 20:34:33	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519551733	+ Email/PDF: ebn_ais@aisinfo.com	Sep 18 2024 20:34:36	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Sep 18, 2024

Form ID: 185

Total Noticed: 37

519542350	Email/Text: mrdiscen@discover.com	Sep 18 2024 20:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
519512528	Email/Text: bankruptcycourts@equifax.com	Sep 18 2024 20:31:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
519512529	^ MEBN	Sep 18 2024 20:26:59	Experian, PO Box 4500, Allen, TX 75013-1311
519512530	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 18 2024 20:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519530132	+ Email/Text: camanagement@mtb.com	Sep 18 2024 20:31:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
519512532	Email/Text: bkrgeneric@penfed.org	Sep 18 2024 20:30:00	Pentagon Federal Credit Union, 13220 Fort Street, Omaha, NE 68164
519512534	+ Email/Text: bankruptcy@pseg.com	Sep 18 2024 20:30:00	PSE&G, Attn: Bankruptcy, PO Box 490, Cranford, NJ 07016-0490
519512531	+ Email/Text: bkrgeneric@penfed.org	Sep 18 2024 20:30:00	Pentagon Federal Credit Union, 2930 Eisenhower Ave., Alexandria, VA 22314-4557
519525381	+ Email/Text: documentfiling@lciinc.com	Sep 18 2024 20:30:00	Plaza Services, LLC, PO BOX 1931, Burlingame, CA 94011-1931
519512533	+ Email/Text: bankruptcy1@pffcu.org	Sep 18 2024 20:31:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch Street, Philadelphia, PA 19107-2495
519552591	+ Email/Text: bankruptcy1@pffcu.org	Sep 18 2024 20:31:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
519550670	Email/Text: bnc-quantum@quantum3group.com	Sep 18 2024 20:31:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519512535	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 18 2024 20:32:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519524100	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 18 2024 20:32:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519512537	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 18 2024 20:30:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
520181903	+ Email/Text: bncmail@w-legal.com	Sep 18 2024 20:31:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101-2051
520181904	+ Email/Text: bncmail@w-legal.com	Sep 18 2024 20:31:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101, Scolopax, LLC, c/o Weinstein & Riley, PS 98101-2051
519512536	+ Email/Text: courts@southjerseyfcu.com	Sep 18 2024 20:31:00	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
519512538	^ MEBN	Sep 18 2024 20:27:06	TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

District/off: 0312-1

User: admin

Page 3 of 3

Date Recd: Sep 18, 2024

Form ID: 185

Total Noticed: 37

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John F Newman	on behalf of Creditor First Harvest Credit Union courts@firstharvestcu.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. tue67813@temple.edu
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
Shannon Burriini	on behalf of Creditor Pro Cap 8 FBO Firstrust Bank shannonb@procapllc.onmicrosoft.com
Thomas G. Egner	on behalf of Debtor Bruce Johnthan Williams tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnert62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9